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/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/657,456 Confirmation No. 9809
Applicant : Michael Hattersley et al.
Filed : September 08, 2003
TC/A.U. : 3691
Examiner : Shrestha, Bijendra K.
Docket No. : GP-03-01
Customer No. : 30349

Title: METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING
FINANCIAL ACCOUNTS

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED AUGUST 19, 2009

Sir:

In response to the Office action of August 19, 2009, please amend the above-identified application as follows:

The **Listing of Claims** begins on page **2** of this paper.

Remarks/Arguments begin on page **7** of this paper.